

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Michael L Torrence, Sr.  
 Nicole S Torrence  
 Debtors

Case No. 17-13959-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: John  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 47

Date Rcvd: Nov 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2019.

db/jdb +Michael L Torrence, Sr., Nicole S Torrence, 1420 N. Felton Street,  
 Philadelphia, PA 19151-3805  
 13930330 +Beneficial Mutual Savings, Beneficial Mutual Savings, 530 Walnut St., Attn: Bankruptcy,  
 Philadelphia, PA 19106-3624  
 13930334 Crozer Chester Medical Center, File 2170, 1801 W Olympic Blvd, Pasadena, CA 91199-2170  
 14010419 Directv, LLC, by American InfoSource LP as agent, PO Box 5008,  
 Carol Stream, IL 60197-5008  
 13930337 +Fed Loan Servicing, Po Box 60610, Harrisburg, PA 17106-0610  
 13930338 Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104  
 13930339 +IC Systems, Inc, 444 Highway 96 East, St Paul, MN 55127-2557  
 13930343 +MRS BPO, 1930 Olney Ave, Cherry Hill, NJ 08003-2016  
 13930345 PAM, LLC-PA Turnpike, PO Box 1153, Milwaukee, WI 53201-1153  
 13930347 +PGW, Credit and Collections Department, 800 W. Montgomery Avenue, 3rd Floor,  
 Philadelphia, PA 19122-2806  
 14014727 +PHFA, c/o Matteo S. Weiner, Esq., KML Law Group PC, 701 Market St., Ste. 5000,  
 Phila., PA 19106-1541  
 13969907 +PSTC Employees Federal Credit Union, 1402 Bywood Avenue, Upper Darby, PA 19082-3720  
 13930346 Pennsylvania Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001  
 13930349 +Pressman & Doyle, LLC., 712 West MacDade Boulevard, Milmont Park, PA 19033-3512  
 13930350 +Pstc Employee Fcu, 1402 Bywood Ave, Upper Darby, PA 19082-3720  
 13930351 +Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244  
 13930352 +Trident Asset Management, Attn: Bankruptcy, Po Box 888424, Atlanta, GA 30356-0424  
 13930328 U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184,  
 Harrisburg, PA 17106-9184  
 13930354 Wells Fargo Bank, N.A., P.O. Box 6995, Portland, OR 97228-6995

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg

E-mail/Text: megan.harper@phila.gov Nov 07 2019 03:54:24 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 07 2019 03:54:14 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr +E-mail/Text: blegal@phfa.org Nov 07 2019 03:54:05 Pennsylvania Housing Finance Agency,  
 211 N. Front Street, Harrisburg, PA 17101, U.S.A. 17101-1406  
 cr +E-mail/PDF: gecsed@recoverycorp.com Nov 07 2019 03:49:48 Synchrony Bank,  
 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 13954729 +E-mail/Text: bankruptcy@wsfsbank.com Nov 07 2019 03:53:37 Beneficial Bank,  
 1818 Market Street, Philadelphia, Pa 19103-3628  
 14021832 E-mail/Text: megan.harper@phila.gov Nov 07 2019 03:54:23 City of Philadelphia,  
 Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor,  
 Philadelphia, PA 19102-1595  
 13930333 E-mail/Text: megan.harper@phila.gov Nov 07 2019 03:54:23 City of Philadelphia - Law Dept.,  
 One Parkway Bldg., 1515 Arch Street, 14th Fl, Philadelphia, PA 19107  
 13930331 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 07 2019 03:49:03 Capital One,  
 Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253  
 14012702 +E-mail/Text: bankruptcy@cavps.com Nov 07 2019 03:54:11 Cavalry Investments, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 13930335 +E-mail/Text: bankruptcynotices@dcicollect.com Nov 07 2019 03:54:28 Diversified Consultant,  
 Dci, Po Box 551268, Jacksonville, FL 32255-1268  
 13930336 +E-mail/Text: bknotice@ercbpo.com Nov 07 2019 03:54:07 ERC/Enhanced Recovery Corp,  
 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 13993326 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Nov 07 2019 03:54:10 Jefferson Capital Systems LLC,  
 Po Box 7999, Saint Cloud Mn 56302-9617  
 13930340 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Nov 07 2019 03:54:10 Jefferson Capital Systems, LLC,  
 16 Mclelland Rd, Saint Cloud, MN 56303  
 13930341 E-mail/Text: ktramble@lendmarkfinancial.com Nov 07 2019 03:53:35  
 Lendmark Financial Services, 2118 Usher St, Covington, GA 30014  
 13990369 E-mail/PDF: resurgentbknofications@resurgent.com Nov 07 2019 03:49:07  
 LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,,  
 LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 13930342 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 07 2019 03:54:01 Midland Funding,  
 Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069  
 14001512 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 07 2019 03:54:01 Midland Funding LLC,  
 PO Box 2011, Warren, MI 48090-2011  
 13966184 E-mail/PDF: cbp@onemainfinancial.com Nov 07 2019 03:49:48 ONEMAIN, P.O. BOX 3251,  
 EVANSVILLE, IN 47731-3251  
 14014442 +E-mail/Text: blegal@phfa.org Nov 07 2019 03:54:05 PENNSYLVANIA HOUSING FINANCE AGENCY,  
 211 North Front Street, Harrisburg, PA 17101-1406  
 13930348 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 07 2019 04:03:57  
 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541  
 13989300 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 07 2019 04:04:33  
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

District/off: 0313-2

User: John  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 47

Date Rcvd: Nov 06, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13931701 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 07 2019 04:03:23  
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14011303 +E-mail/PDF: resurgentbknotifications@resurgent.com Nov 07 2019 03:50:04  
PYOD, LLC its successors and assigns as assignee, of Wachovia Bank, N.A.,  
Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008  
13930344 +E-mail/Text: blegal@phfa.org Nov 07 2019 03:54:05 Pa Housing Finance Age, Po Box 8029,  
Harrisburg, PA 17105-8029  
13976028 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 07 2019 03:53:57  
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
Harrisburg PA 17128-0946  
13993329 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Nov 07 2019 03:54:10 Premier Bankcard, Llc,  
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
13930353 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Nov 07 2019 03:53:36  
Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,  
Weldon Springs, MO 63304-2225  
13980749 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 07 2019 04:03:31 Verizon,  
by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838  
TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
cr\* +Beneficial Bank, 1818 Market Street, Philadelphia, PA 19103-3628  
13930332 ##+Central Financial Control, Po Box 66044, Anaheim, CA 92816-6044

TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 08, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2019 at the address(es) listed below:

DAVID M. OFFEN on behalf of Debtor Michael L Torrence, Sr. dmo160west@gmail.com,  
davidoffenecf@gmail.com/offendr83598@notify.bestcase.com  
DAVID M. OFFEN on behalf of Joint Debtor Nicole S Torrence dmo160west@gmail.com,  
davidoffenecf@gmail.com/offendr83598@notify.bestcase.com  
KEVIN G. MCDONALD on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY  
bkgroup@kmlawgroup.com  
LEON P. HALLER on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com,  
dmaurer@pkh.com/mgutshall@pkh.com  
LEON P. HALLER on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY lhaller@pkh.com,  
dmaurer@pkh.com/mgutshall@pkh.com  
MARY JACQUELINE LARKIN on behalf of PSTC Federal Employees Credit Union  
mjlarin@ohaganmeyer.com, jpitner@ohaganmeyer.com  
MATTEO SAMUEL WEINER on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY  
bkgroup@kmlawgroup.com  
MICHAEL S. BLOOM on behalf of Creditor Beneficial Bank mbloom@pressmandoyle.com,  
sduffy@pressmandoyle.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 10

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE:**  
MICHAEL L TORRENCE SR  
NICOLE S TORRENCE

**Chapter 13**

**Debtor**

**Bankruptcy No. 17-13959-ELF**

**ORDER**

**AND NOW**, upon consideration of the Motion to Dismiss Case filed by William C. Miller, Standing Trustee, and after notice and hearing, it is hereby **ORDERED** that this case is **DISMISSED** and that any wage orders previously entered are **VACATED**.

**Date: November 6, 2019**



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Eric L. Frank  
Bankruptcy Judge

William C. Miller, Trustee  
P.O. Box 1229  
Philadelphia, PA 19105

Debtor's Attorney:  
DAVID OFFEN ESQUIRE  
601 WALNUT ST., SUITE 160 WEST

PHILADELPHIA, PA 19106-

Debtor:  
MICHAEL L TORRENCE SR  
NICOLE S TORRENCE  
1420 N. FELTON STREET

PHILADELPHIA, PA 19151